



## COMPLAINTS FORM

Please read the Complaints Procedure overleaf before completing this form.

Please complete the details below and forward it to:

Ray Walsh, Complaints Officer, Westport Credit Union Ltd, North Mall, Westport, Co Mayo  
or e-mail signed form to [memberservices@westportcu.ie](mailto:memberservices@westportcu.ie)

Name/address of Complainant: \_\_\_\_\_

\_\_\_\_\_

Membership No. of Complainant: \_\_\_\_\_

### DESCRIPTION OF COMPLAINT:

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(Please attach copies of any relevant documentation. Please retain a copy of this form and any relevant documentation for your own records.)

\_\_\_\_\_  
Signature of Complainant

\_\_\_\_\_  
Print Name

Date: \_\_\_\_\_



## Complaints Procedure

**It is the aspiration of your credit union that a complaint against the credit union will be resolved in a fair and equitable manner. In order that this is accomplished the following is the procedure which you should follow in order to have your complaint/dispute, in your capacity as a member, settled. For a full description of this procedure, please see Rule 109 of the Standard Rules of the Credit Union.**

Prior to completing the complaints form and initiating the formal complaints procedure, **please discuss your complaint with one of our Member Services Officers** who will do their very best to resolve your issue for you at first instance. If you do not wish to discuss your complaint with a Member Services Officer and you wish to initiate the formal complaints procedure outlined below, please take the following steps

**Step 1.** The complainant completes the complaints form which is available in any branch or can be posted to you on request. Alternatively, email your complaint to **memberservices@westportcu.ie**  
**The complaints officer is: Ray Walsh**

**Step 2.** **If the Complaints Officer can not resolve the complaint,** the complainant will have the right to be heard by the Complaints Committee who will investigate, discuss and, wherever possible, resolve the complaint.

**Step 3.** If a complaint cannot be resolved within 40 business days, the Credit Union will inform the complainant reasons for the delay and the anticipated timeframe in which we would hope to resolve the complaint. The Credit Union will advise the complainant of their right to escalate the matter to the Financial Services and Pensions Ombudsman (FSPO).

**Note:** Nothing in Rule 109 shall prevent the Financial Services Ombudsman from investigating and adjudicating a complaint made against a credit union about the provision of, or failure to provide, a financial service, so long as the complaint:

(a) falls within the jurisdiction of that Ombudsman, and

(b) does not relate to a matter that involves only the governance of the credit union.

In accordance with the Credit Union Act, 1997 (as amended) ("the Act"), because the Rules of the credit union give directions as to the manner in which disputes are to be decided, every dispute to which the credit union is a party shall be decided in that manner. Thus a dispute by a member against the credit union under a contract constituted by the Rules of the credit union may not normally be referred to the courts and must be dealt with in accordance with the complaints procedure.

Where no decision is made on a dispute within 50 days from the date on which the Complaints Form is submitted to the credit union, any party to the dispute may apply to the District Court which may hear and determine the matter in dispute.

An application for the enforcement of a decision made under the scheme may be made to the District Court. As an alternative to availing of this scheme, the complaining member and the credit union may by consent refer a dispute to the Registrar of Credit Unions who shall hear and decide the dispute. If a dispute is referred to the Registrar in this way, it will not be heard under this scheme.

The Member Complaints Procedure is drawn up in accordance with the Rules and the Act. It is a standard scheme for all credit unions in the Republic of Ireland affiliated to the Irish League of Credit Unions and applies to the credit union following registration of its amended Rules under the Act. It will be appreciated this guide only contains the principal features of the scheme and is not intended as a full legal analysis nor should it be relied on as such. Full details of the scheme are contained in Rule 109 of the Rules of the credit union, a copy of which will be available to the member on request from the credit union. The legal basis for the scheme is contained in Part VIII of the Act.